



# Medical care for the Employees of the Warsaw University of Technology and their families



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# Your Offer – General Information

## Products available for Your company



### **PZU Twoje zdrowie (PZU Your Health)**

Easy and quick access to physicians and examinations.

## **Benefits of private health insurance with PZU**

### **Wide availability of services:**

- Over 2,000 medical establishments in more than 500 localities in Poland,
  - guaranteed short dates of appointments and examination,
  - large choice of specialists,
  - contact with a 24/7 helpline

### **Simple support without any unnecessary formalities:**

- no need for referrals to physicians,
- referrals from outside the PZU Zdrowie network are accepted,
- convenient manner of making an appointment.

### **Convenient manner of use of services:**

- access to any establishment within the PZU ZDROWIE network
- possibility of teleconsultation - remote medical visit
- e-prescription and e-sick leave
- refund option in the case of using services outside the PZU ZDROWIE network
- Symptom Checker - initial, remote medical history - helpful in choosing the right specialist



## **Supplementary special services**

### **Refund**

We will refund the cost of examinations or appointments provided at any medical establishments (outside the PZU ZDROWIE network).

### **Prescription without an appointment to the physician**

We will enable you to order your prescription without a necessity of a follow-up medical consultation.

### **Telemedicine**

Medical services without leaving your home, consultations with specialists by telephone, chat or video chat.

Find out more about them on the following pages.

# PZU Twoje zdrowie



## You and Your employees receive



Access without a referral to physicians in **35 specialisations** and to nearly **400 diagnostic examinations** depending on the scope chosen.



Possibility of treatment in **private medical establishments** of the PZU Zdrowie network in over **570 localities** in Poland.



Access to an internist and paediatrician within a maximum of **2 days** and to a specialist within **5 working days**.



24/7 helpline assistance.

Insurance can be taken out by **employees** (aged 16 to 99) and **co-insured persons**, who are:

- spouses or domestic partners (aged 18 to 99),
- children **under the age of 18 or 25** - if they are learning.

## Making an appointment - how does it work?

You can book an appointment at the physician or examination via:



**Website** and **mojePZU application**  
([moje.pzu.pl](http://moje.pzu.pl))



24-hour **helpline**  
at 801 405 905 or 22 56 65 666  
(charge as per operator's tariff)

### Discover the website and the mojePZU application - [moje.pzu.pl](http://moje.pzu.pl)

This is an account which you can use to make and cancel appointments yourself.



**Within the particular scopes**

SPECIALIST	KOMFORT (COMFORT)	KOMFORT PLUS (COMFORT PLUS)	OPTIMUM
general practitioner	yes	yes	yes
paediatrician	yes	yes	yes
internist	yes	yes	yes
allergologist	yes	yes	yes
general surgeon	yes	yes	yes
dermatologist	yes	yes	yes
diabetologist	yes	yes	yes
endocrinologist	yes	yes	yes
gastrologist	yes	yes	yes
gynaecologist	yes	yes	yes
cardiologist	yes	yes	yes
nephrologist	yes	yes	yes
neurologist	yes	yes	yes
ophthalmologist	yes	yes	yes
orthopaedist	yes	yes	yes
rheumatologist	yes	yes	yes
urologist	yes	yes	yes
otolaryngologist	yes	yes	yes
pulmonologist	yes	yes	yes
hepatologist	yes	yes	yes
haematologist	yes	yes	yes
anaesthesiologist	yes	yes	yes
audiologist	yes	yes	yes
surgical oncologist	yes	yes	yes
oncologist	yes	yes	yes
radiologist	NA	yes	yes
venereologist	NA	yes	yes
specialist in infectious diseases	NA	yes	yes
neurosurgeon	NA	yes	yes
psychiatrist	NA	yes	yes
(4 visits per year)	NA	NA	yes
proctologist	NA	NA	yes
vascular surgeon	NA	NA	yes
rehabilitation specialist	NA	NA	yes
psychologist (4 appointments per	NA	NA	yes

**Unlimited diagnostic examinations available within the following coverages**

DIAGNOSTIC EXAMINATIONS	KOMFORT (COMFORT)	KOMFORT PLUS (COMFORT PLUS)	OPTIMUM
serological and immunological	yes	yes	yes
bacteriological	yes	yes	yes
urine analysis	yes	yes	yes
cytological of cervical smear	yes	yes	yes
haematological and coagulation	yes	yes	yes
faeces	yes	yes	yes
Neoplastic diseases	NA	yes	yes
Ultrasound scan	free of charge or at a discount of 15%	yes	yes
radiology	free of charge or at a discount of 15%	yes	yes
fine-needle biopsy of the thyroid gland	-15%	yes	yes
endoscopy	-15%	yes	yes
functional (ECG, EMG, spirometry)	free of charge or at a discount of 15%	yes	yes
biochemical	free of charge or at a discount of 15%	yes	yes
hormonal	free of charge or at a discount of 15%	yes	yes
immunological	-15%	yes	yes
virological	-15%	yes	yes
skin allergy tests	-15%	yes	yes
CT and NMR	-15%	yes	yes

## Comparison of PZU Twoje zdrowie insurance coverages

BENEFITS	KOMFORT (COMFORT)	KOMFORT PLUS (COMFORT PLUS)	OPTIMUM
appointments with specialists free of charge, no limit	25 specialisations	29 specialisations	33 specialisations
appointments with specialists free of charge, limit: 4 per year	NA	1 specialisation : psychiatrist	2 specialisations: psychiatrist, psychologist
diagnostic examinations (types) free of charge, no limit	173 examinations	372 examinations	441 examinations
diagnostic examinations (types) at a discount of 15%, no limit	185 examinations	NA	NA
outpatient medical procedures (types) free of charge, no limit	42 medical procedures	42 medical procedures	42 medical procedures
home visits free of charge	2 appointments per year	4 appointments per year	4 appointments per year
preventive vaccinations free of charge	seasonal influenza, tetanus	seasonal influenza, tetanus, tick-borne encephalitis	seasonal influenza, tetanus, hepatitis A and B, tick-borne encephalitis
outpatient rehabilitation free of charge	NA	NA	30 medical procedures a year
dental check-up free of charge	once a year	once a year	once a year
conservative dentistry no limit	20% discount	20% discount	20% discount
Refund of costs for medical services provided outside the PZU network, in accordance with the scope of cover held in accordance with the price list	Yes	Yes	Yes

## Price

Package type	KOMFORT (COMFORT) COVERAGE	KOMFORT PLUS (COMFORT PLUS) COVERAGE	OPTIMUM COVERAGE
Individual package - employee	132 PLN	229 PLN	352 PLN
partner's package - employee + one co-insured person	263.75 PLN	457.75 PLN	703.75 PLN
family package - employee+ any number of co-insured persons	395.50 PLN	686.50 PLN	1055.50 PLN

### IMPORTANT – KEY INFORMATION REGARDING CHANGES TO THE SCOPE / PACKAGE:

- An upgrade of the scope (KOMFORT, KOMFORT PLUS, OPTIMUM) to a higher level is possible at any time during the insurance period; a downgrade to a lower scope is possible only on the policy anniversary date (1 July).
- A change from an individual package to a partner or family package is possible at any time during the term of the agreement; a change from a partner/family package to an individual package, or from a family package to a partner package, is possible only on the policy anniversary date (1 July).

Requests for changes should be submitted no later than 20 June to the persons responsible for policy servicing.

# Refund

We will refund the cost of examinations or medical appointments made at any medical establishment.

Possibility of treatment in **any establishment** nationwide.

Refund of the costs of medical appointments and examinations that the client has in terms of Medical Care, performed at an establishment **that does not cooperate with PZU**.



Service provided **without a helpline authorisation**.

Refund **in the amount of the invoice, but not more than the amount specified in the 'Pricelist for Health Services'**



## How does it work?

**Step 1:** The employee who requests a refund will provide the PZU with the following documents:

- an invoice containing the name and surname, the number of health services of a given type provided, the price of each health service, the date on which the medical service was provided,
- an application form (to be downloaded from pzu.pl website: pzu.pl),
- a copy of the medical referral or a certificate of referral for examinations: ultrasound, X-ray, EMG, EEG, hormones, magnetic resonance imaging, computed tomography, biopsy, endoscopic examinations, ECG, cardiac echo, allergy tests, medical rehabilitation, audiometry, densitometry, urography, physical therapy, kinesitherapy.

**Step 2:** The employee submits documents in the form of a scan to: [zwroty\\_refundacje@pzu.pl](mailto:zwroty_refundacje@pzu.pl), by registered mail or in another form holding a proof of posting (e.g. courier service) to the address: 18A Postępu Street, 02-676 Warsaw with the note 'Refund'.